

1 UNITED STATES BANKRUPTCY COURT
2 WESTERN DISTRICT OF WASHINGTON (TACOMA)

3 IN RE:

CASE NO. 20-40150-MJH

4 MICHAEL FLOYD SANDERS,

CHAPTER 13

5
6 DEBTOR.

7
8 **NOTICE OF FORBEARANCE AGREEMENT DUE TO**
9 **THE COVID-19 PANDEMIC**

10 Now comes Quicken Loans, LLC formerly known as Quicken Loans Inc. (“Creditor”),
11 by and through undersigned counsel, and hereby submits this Notice of Forbearance Agreement
12 to the Court regarding the Debtor’s request for mortgage payment forbearance based upon a
13 material financial hardship caused by the COVID-19 pandemic.

14 Creditor holds a secured interest in 16621 94th Avenue Court E, Puyallup, WA 98375-
15 2240 as evidenced by proof of claim 4-1 on the Court’s claim register.

16 The Debtor recently requested a forbearance period of three (3) months in which the
17 Debtor will not tender mortgage payments to Creditor that would come due on the mortgage
18 starting May 1, 2020 through July 31, 2020.

19 Creditor, at this time, does not waive any rights to collect the payments that come due
20 during the forbearance period after the forbearance plan ends. Furthermore, Creditor does not
21 waive its rights under other applicable non-bankruptcy laws and regulations, including, but not
22 limited to, RESPA, and the right to collect any post-petition escrow shortage.
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26 **NOTICE OF FORBEARANCE - 1**

27 NIKOLE MONTUFAR
28 WEINSTEIN & RILEY, P.S.
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Per the request, Debtor will resume payments beginning August 1, 2020 and will be required to cure the delinquency created by the forbearance period. If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period.

Date: May 5, 2020

/s/ Nikole Montufar

Nikole Montufar

Attorney for Creditor

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Seattle, WA 98121

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NOTICE OF FORBEARANCE - 2

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CERTIFICATE OF SERVICE

I hereby certify, under penalty of perjury pursuant to 28 U.S.C. Sec. 1746, that a true and correct copy of the NOTICE OF FORBEARANCE AGREEMENT DUE TO THE COVID-19 PANDEMIC was served on the following parties by electronic service via the Court's ECF filing system or by first-class mail on May 5, 2020:

Debtors via First-Class Mail

Michael Floyd Sanders
16621 94th Ave Ct E
Puyallup, WA 98375

Debtors' Counsel via E-Filing

Ellen Ann Brown
Email: stopdebt@gmail.com

Chapter 13 Trustee via First-Class Mail

Michael G. Malaier
2122 Commerce Street
Tacoma, WA 98402

U.S. Trustee Via First-Class Mail

United States Trustee
700 Stewart St Ste 5103
Seattle, WA 98101

/s/ D. Scott Allen

D. Scott Allen, Legal Assistant

NOTICE OF FORBEARANCE - 3

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